

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security      0 Assumption of Executory Contract or Unexpired Lease      0 Lien Avoidance

**Last revised: November 14, 2023**

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
District of New Jersey**

In Re: **Shirley Simpson**

Case No.: 24-11039

Judge: ABA

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☐ Original

☒ Modified/Notice Required

Date: May 10, 2024

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS WILL BE AFFECTED**

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a/ ☐ 7b/ ☐ 7c.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a/ ☐ 7b/ ☐ 7c

Initial Debtor(s)' Attorney /s/ TGE Initial Debtor: /s/ S S Initial Co-Debtor \_\_\_\_\_

**Part 1: Payment and Length of Plan**

- a. The debtor shall pay to the Chapter 13 Trustee \$1,625.00 monthly for **57** remaining months starting **June 1, 2024** for a total of **60** months. (**\$3,040.00 paid to date**)

- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property  
Description: \_\_\_\_\_  
Proposed date for completion: \_\_\_\_\_
- ☐ Refinance of real property:  
Description: \_\_\_\_\_  
Proposed date for completion: \_\_\_\_\_
- ☐ Loan modification with respect to mortgage encumbering property:  
Description: \_\_\_\_\_  
Proposed date for completion: \_\_\_\_\_
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.
- ☐ If a Creditor filed a claim for arrearages, the arrearages ☐ will / ☐ will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.
- e. For debtors filing joint petition:
- ☐ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

**Part 2: Adequate Protection**

**X NONE**

a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor). (Adequate protection payments to be commenced upon order of the Court.)

b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
McDowell Law PC	Attorney Fees	\$3,908.00
DOMESTIC SUPPORT OBLIGATION		<b>-NONE-</b>

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
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**Part 4: Secured Claims**

- a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
<b>M &amp; T Bank - POC 8</b>	<b>5427 Burwood Ave., Pennsauken, NJ 08109</b>	<b>\$8,560.24</b>	<b>0%</b>	<b>\$8,560.24</b>	<b>per contract</b>

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☐  
**NONE**

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
<b>PHH Mortgage Corp. - POC 10</b>	<b>2028 Miller St., Camden NJ 08104</b>	<b>\$28,050.71</b>	<b>0%</b>	<b>\$28,050.71</b>	<b>per contract</b>

**c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506:** ☒  
**NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee
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**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee
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2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☐ **NONE**

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt
Camden City - POC 12	2026 Miller St., Camden NJ 08104	\$79,000.00	unknown

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)
U.S. Department of HUD - POC 1	5427 Burwood Ave., Pennsauken NJ - 2nd mortgage

g. Secured Claims to be Paid in Full Through the Plan: ☐ NONE

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee
US Bank Cust/Pro Cap III, LLC	2028 Miller St., Camden NJ 08104	\$4,420.80	n/a	\$4,420.80
Comian XII Tax Lien Fund, LLC	2028 Miller St., Camden NJ 08104	\$9,066.60	n/a	\$9,066.60
Fig 20, LLC FBO	2028 Miller St., Camden NJ 08104	\$504.11	n/a	\$504.11
FIG Cust FIG NJ19, LLC	2028 Miller St., Camden NJ 08104	\$209.52	n/a	\$209.52
US Bank Cust PC Firsttrust Bank	2028 Miller St., Camden NJ 08104	\$450.00	n/a	\$450.00
Camden County MUA - POC 4	2028 Miller St., Camden NJ 08104	\$796.52	n/a	\$796.52

Part 5: Unsecured Claims

NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$\_\_\_ to be distributed *pro rata*
- ☒ Not less than 100 percent
- ☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Name of Creditor	Basis for Separate Classification	Treatment	Amount to be Paid by Trustee
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Part 6: Executory Contracts and Unexpired Leases

X NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor
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**Part 7: Motions** X **NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.**

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

☒ Upon Confirmation

☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Trustee shall pay allowed claims in the following order:

- |    |   |
|----|---|
| 1) | Chapter 13 Standing Trustee Fees, upon receipt of funds |
| 2) | <b>Other Administrative Claims</b>                      |
| 3) | <b>Secured Claims</b>                                   |
| 4) | <b>Lease Arrearages</b>                                 |
| 5) | <b>Priority Claims</b>                                  |
| 6) | <b>General Unsecured Claims</b>                         |

**d. Post-Petition Claims**

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification** ☒ **NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: **May 10, 2024**.

Explain below **why** the plan is being modified:

**To surrender the property located at 2026 Miller Street, Camden NJ.**

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: **May 10, 2024**

**/s/ Shirley Simpson**

**Shirley Simpson**

Debtor

Date: \_\_\_\_\_

Joint Debtor

Date **May 10, 2024**

**/s/ Thomas G Egner, Esquire**  
**Robert N. Braverman, Esquire**  
Attorney for the Debtor(s)

In re:  
Shirley Simpson  
Debtor

Case No. 24-11039-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: May 14, 2024

User: admin  
Form ID: pdf901

Page 1 of 3  
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2024:

Recip ID	Recipient Name and Address
db	+ Shirley Simpson, 5427 Burwood Ave., Camden, NJ 08109-4705
aty	+ Michelle Banks-Spearman, City of Camden, City Hall, 520 Market Street, Suite 419, Camden, NJ 08102-1300
cr	+ Aristacare at Cherry Hill, LLC, 1399 Chapel Avenue West, Cherry Hill, NJ 08002-2233
poa	+ Chauncey Simpson, Jr., 5427 Burwood Avenue, Pennsauken, NJ 08109-4705
520221090	+ AristaCare, 1399 Chapel Avenue, Cherry Hill, NJ 08002-2233
520154010	CCMUA, PO Box 1105, Bellmawr, NJ 08099-5105
520229690	Camden City, C/O City Attorney, City Hall, RM 419, Camden, NJ 08101
520154011	+ City of Camden, Water & Sewer, c/o Office of City Attorney, 520 Market St. - Suite 419, Camden, NJ 08102-1300
520154012	+ Comian XII Tax Lien Fund, LLC, 1640 Nixon Dr., Suite 293, Moorestown, NJ 08057-2675
520154013	+ Cooper University Health Care, PO Box 2090, Morrisville, NC 27560-2090
520154014	Deutsche Bank National Trust Company, as Trustee for GSRPM Mortgage Loan Trust, 1761 East St. Andrew Place, Santa Ana, CA 92705-4934
520154017	+ FIG 20, LLC FBO SEC PTY, PO Box 12225, Newark, NJ 07101-3411
520154018	FIG CUST FIG NJ19, LLC, PO BOX 54226, New Orleans, LA 70154-4226
520154019	+ Gem Ambulance LLC, PO Box 5, Lakewood, NJ 08701-0005
520248372	PSE&G, Attn: Bankruptcy Dept., PO Box 709, Newark, NJ 07101-0709
520154026	+ Stern & Eisenberg, PC, Attn: Christopher A. Saliba, Esq., 1120 Rt. 73, Suite 400, Mount Laurel, NJ 08054-5113
520154029	+ US Bank Cust PC7 Firsttrust Bank, 50 South 16th St., Suite 2050, Philadelphia, PA 19102-2516
520154030	+ US Bank Cust/Pro Cap III, LLC, 50 S 16th St., Suite 1950, Philadelphia, PA 19102-2516
520154032	+ Virtua Medical Group PA, PO Box 6028, Bellmawr, NJ 08099-6028
520154033	Vitae Health of Illinois LLC, 415 W Golf Road, Suite 26, Arlington Heights, IL 60005-3923

TOTAL: 20

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: law@ci.camden.nj.us	May 14 2024 20:59:00	Michelle Banks-Spearman, City of Camden, City Hall, 520 Market Street, Suite 419, Camden, NJ 08102-1300
smg	Email/Text: usanj.njbankr@usdoj.gov	May 14 2024 20:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 14 2024 20:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	May 14 2024 20:58:00	DEUTSCHE BANK NATIONAL TRUST COMPANY, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
520157551	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 14 2024 21:01:53	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520154011	+ Email/Text: law@ci.camden.nj.us	May 14 2024 20:59:00	City of Camden, Water & Sewer, c/o Office of



District/off: 0312-1

User: admin

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Date Rcvd: May 14, 2024

Form ID: pdf901

Total Noticed: 42

			City Attorney, 520 Market St. - Suite 419, Camden, NJ 08102-1300
520159445	+ Email/Text: RASEBN@raslg.com	May 14 2024 20:58:00	Deutsche Bank National Trust Company, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
520154015	Email/Text: bankruptcycourts@equifax.com	May 14 2024 20:59:00	Equifax Information Services, PO Box 740241, Atlanta, GA 30348
520154016	^ MEBN	May 14 2024 20:49:01	Experian, PO Box 4500, Allen, TX 75013-1311
520154020	+ Email/Text: sbse.cio.bnc.mail@irs.gov	May 14 2024 20:59:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
520210714	^ MEBN	May 14 2024 20:50:00	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
520154021	Email/Text: camanagement@mtb.com	May 14 2024 20:59:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
520199152	+ Email/Text: bankruptcydpt@mcmcg.com	May 14 2024 20:59:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520154022	+ Email/PDF: cbp@omf.com	May 14 2024 21:02:19	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
520222299	Email/Text: BKEBN-Notifications@ocwen.com	May 14 2024 20:58:00	PHH Mortgage Corporation, ATTN: Bankruptcy Department, PO Box 24605, West Palm Beach FL 33416-4605
520154023	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 14 2024 21:01:18	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
520220392	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 14 2024 21:01:18	Portfolio Recovery Associates, LLC, c/o Pc Richard, POB 41067, Norfolk VA 23541
520248372	^ MEBN	May 14 2024 20:52:59	PSE&G, Attn: Bankruptcy Dept., PO Box 709, Newark, NJ 07101-0709
520177226	+ Email/Text: joey@rmscollect.com	May 14 2024 20:59:00	Patient First c/o Receivables Management Systems, PO Box 73810, North Chesterfield, VA 23235-8047
520154024	+ Email/Text: joey@rmscollect.com	May 14 2024 20:59:00	Receivable Management Systems, Attn: Bankruptcy, Po Box 73810, N Chesterfield, VA 23235-8047
520154025	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	May 14 2024 20:58:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695
520154027	Email/Text: tax@pennsauken.gov	May 14 2024 20:58:00	Township of Pennsauken, Attn: Tax Office, 5605 N. Crescent Blvd, Pennsauken, NJ 08110
520154028	^ MEBN	May 14 2024 20:49:48	TransUnion, PO Box 2000, Chester, PA 19016-2000
520154855	Email/PDF: OGRegionIIBankruptcy@hud.gov	May 14 2024 21:13:37	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
520154031	^ MEBN	May 14 2024 20:52:01	Virtua Health, PO Box 71430, Philadelphia, PA 19176-1426

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0312-1

User: admin

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Date Rcvd: May 14, 2024

Form ID: pdf901

Total Noticed: 42

<b>Recip ID</b>	<b>Bypass Reason</b>	<b>Name and Address</b>
520197623	*P++	STATE OF NEW JERSEY DIVISION OF TAXATION, ATTN BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08695-0245, address filed with court., State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com
Andrew B Finberg	ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John M. August	on behalf of Creditor Aristacare at Cherry Hill LLC jaugust@saiber.com, rtucker@saiber.com
Kimberly A. Wilson	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY kimwilson@raslg.com
Michelle Banks-Spearman	on behalf of Creditor City of Camden MiSpearm@ci.camden.nj.us NaHarvey@ci.camden.nj.us;LyLaracu@ci.camden.nj.us;AnMixon@ci.camden.nj.us
Robert Braverman	on behalf of Debtor Shirley Simpson rbraverman@mcdowelllegal.com tcuccuini@mcdowelllegal.com;jmiller@mcdowelllegal.com;lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;bravermanrr62202@notify.bestcase.
Thomas G. Egner	on behalf of Debtor Shirley Simpson tegner@mcdowelllegal.com tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@mcdowelllegal.com;egnertr62202@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9